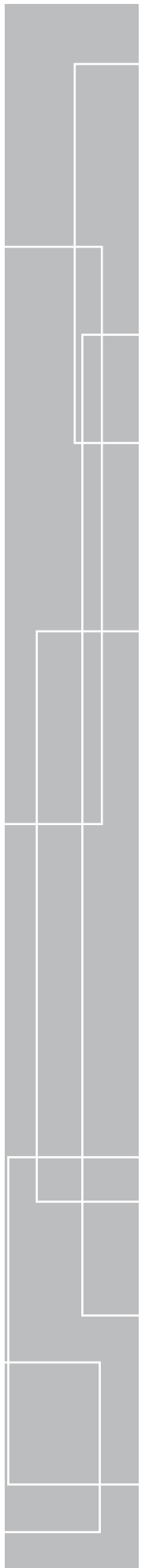


Appendix F

Top 10 Insurance Companies by Line of Business in Washington 2005

Accident and health	F1-F2
Annuities	F3-F4
Life	F5-F6
Property and casualty	F7-F11
Title	F12



Top 10 Authorized Companies or
Groups of Companies
Zero Premium Companies Excluded

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
1	GROUP HEALTH COOP									
	Group Health Options Inc	47055	WA	HCSC	\$394,167	3.75%	\$394,167	\$342,369	86.86%	116,331
	Group Hlth Cooperative	95672	WA	HMO	\$1,647,140	15.67%	\$1,647,140	\$1,851,283	112.39%	417,614
	KPS Health Plans	53872	WA	HCSC	\$143,272	1.36%	\$143,272	\$117,063	81.71%	43,271
	Group Totals				\$2,184,579	20.79%	\$2,184,579	\$2,310,716	105.77%	577,216
2	PREMERA BLUE CROSS GRP									
	Lifewise Assur Co	94188	WA	L&D	\$16,216	0.15%	\$15,972	\$8,525	53.37%	
	LifeWise Health Plan of WA	52633	WA	HCSC	\$156,686	1.49%	\$155,648	\$119,334	76.67%	83,829
	Premera Blue Cross	47570	WA	HCSC	\$1,994,415	18.98%	\$1,970,512	\$1,619,578	82.19%	656,905
	Group Totals				\$2,167,317	20.62%	\$2,142,133	\$1,747,436	81.57%	740,734
3	REGENCE GRP									
	Asuris Northwest Health	47350	WA	HCSC	\$80,668	0.77%	\$80,334	\$64,467	80.25%	31,677
	Regence BCBS OR	54933	OR	HCSC	\$67,644	0.64%	\$66,377	\$52,110	78.51%	26,043
	Regence Blue Shield	53902	WA	HCSC	\$1,762,119	16.77%	\$1,757,774	\$1,357,856	77.25%	868,026
	Regence Blueshield Of ID Inc	60131	ID	L&D	\$5,755	0.05%	\$5,755	\$6,082	105.68%	
	Regence Health Maintenance OR Inc	96250	OR	HMO	\$3,819	0.04%	\$4,116	\$2,444	59.38%	312
	Regence Life & Health Ins Co	97985	OR	L&D	\$23,759	0.23%	\$23,724	\$6,971	29.38%	
	RegenceCare	95648	WA	HMO	\$569	0.01%	\$586	(\$525)	(89.53)%	0
	Group Totals				\$1,944,334	18.50%	\$1,938,666	\$1,489,406	76.83%	926,058
4	UNITEDHEALTH GRP									
	American Medical Security Life InsCo	97179	WI	L&D	\$29	0.00%	\$29	\$7	24.68%	
	Golden Rule Ins Co	62286	IL	L&D	\$135	0.00%	\$135	\$79	59.01%	
	Pacificare Life & Health Ins Co	70785	IN	L&D	\$618	0.01%	\$619	\$581	93.77%	
	Pacificare Life Assur Co	84506	CO	L&D	\$86,720	0.83%	\$88,515	\$67,714	76.50%	
	Pacificare of WA Inc	48038	WA	HCSC	\$494,845	4.71%	\$494,845	\$400,111	80.86%	68,816
	Unimerica Ins Co	91529	WI	L&D	\$53	0.00%	\$54	\$0	0.00%	
	United Healthcare Ins Co	79413	CT	L&D	\$156,079	1.49%	\$157,639	\$121,885	77.32%	
	Group Totals				\$738,477	7.03%	\$741,836	\$590,377	79.58%	68,816
5	MOLINA HEALTHCARE INC									
	Molina Healthcare of WA Inc	96270	WA	HMO	\$590,241	5.62%	\$593,583	\$491,125	82.74%	284,821
	Group Totals				\$590,241	5.62%	\$593,583	\$491,125	82.74%	284,821
6	COMMUNITY HEALTH PLAN OF WA									
	Community Health Plan of WA	47049	WA	HCSC	\$441,813	4.20%	\$441,813	\$380,074	86.03%	220,241
	Group Totals				\$441,813	4.20%	\$441,813	\$380,074	86.03%	220,241

Top 10 Authorized Companies or
Groups of Companies
Zero Premium Companies Excluded

Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Accident and Health

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Type(1)	Premiums Written	Market Share	Premiums Earned	Losses Incurred(2)	Loss Ratio	Enrollment(3)
7	KAISER FOUNDATION									
	Kaiser Fndtn Health Plan NW	95540	OR	HMO	\$338,441	3.22%	\$338,441	\$325,283	96.11%	84,924
	Kaiser Permanente Hlth Alternatives	47033	OR	HCSC	\$10,040	0.10%	\$10,040	\$9,734	96.95%	15,849
	Group Totals				\$348,481	3.32%	\$348,481	\$335,018	96.14%	100,773
8	WASHINGTON DENTAL SERVICE									
	Washington Dental Service	47341	WA	HCSC	\$342,440	3.26%	\$341,327	\$301,351	88.29%	844,183
	Group Totals				\$342,440	3.26%	\$341,327	\$301,351	88.29%	844,183
9	AETNA									
	Aetna Health Inc	47060	WA	HCSC	\$37,410	0.36%	\$37,411	\$36,234	96.85%	11,796
	Aetna Life Ins Co	60054	CT	L&D	\$152,985	1.46%	\$154,478	\$116,945	75.70%	
	Group Totals				\$190,395	1.81%	\$191,889	\$153,179	79.83%	11,796
10	UNUMPROVIDENT CORP GRP									
	Colonial Life & Accident Ins Co	62049	SC	L&D	\$5,315	0.05%	\$5,455	\$2,861	52.45%	
	Paul Revere Life Ins Co	67598	MA	L&D	\$7,043	0.07%	\$7,351	\$8,444	114.87%	
	Provident Life & Accident Ins Co	68195	TN	L&D	\$13,532	0.13%	\$13,963	\$12,987	93.01%	
	Provident Life & Cas Ins Co	68209	TN	L&D	\$93	0.00%	\$92	\$25	27.52%	
	Unum Life Ins Co Of Amer	62235	ME	L&D	\$93,687	0.89%	\$94,273	\$46,892	49.74%	
	Group Totals				\$119,671	1.14%	\$121,135	\$71,209	58.79%	
	Top 10 Group Total				\$9,067,748	86.29%	\$9,045,441	\$7,869,890	87.00%	3,774,638
	All Other Companies				\$1,440,712	13.71%	\$1,422,937	\$956,563	67.22%	692,611
	Totals(4)				\$10,508,460	100.00%	\$10,468,378	\$8,826,453	84.32%	4,467,249

(1)L&D=Life and Disability Ins. Co., P&C=Property and Casualty Ins. Co., HMO=Health Maintenance Organization, HCSC=Health Care Service Contractor, LHSC=Limited HCSC, F=Fraternal, MEWA=Multiple Employer Welfare Arrangement

(2)Includes Risk Revenue-related claims and benefits. However, Premiums Written and Premiums Earned do not include Risk Revenue.

(3) Enrollment only provided by companies filing the NAIC Health blank.

(4)Totals do not represent all health coverage in Washington.

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share
Line of Business: Life - Annuities

Page 1 of 2

Top 10 Authorized Companies or Groups of
Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	AMERICAN INTRNL GRP								
	AIG Annuity Ins Co	70432	TX	\$209,608	\$0	\$0	\$0	\$209,608	6.82%
	AIG Life Ins Co	66842	DE	\$1,876	\$0	\$173	\$0	\$2,049	0.07%
	AIG SunAmerica Life Assur Co	60941	AZ	\$53,210	\$0	\$2,139	\$0	\$55,349	1.80%
	American Gen Life & Acc Ins Co	66672	TN	\$4	\$0	\$0	\$0	\$4	0.00%
	American Gen Life Ins Co	60488	TX	\$3,461	\$0	\$0	\$0	\$3,461	0.11%
	American Intl Life Assr Co NY	60607	NY	\$4	\$0	\$18,407	\$0	\$18,411	0.60%
	Sunamerica Life Ins Co	69256	AZ	\$411	\$0	\$9	\$0	\$420	0.01%
	Variable Annuity Life Ins Co	70238	TX	\$19,627	\$0	\$62,296	\$0	\$81,923	2.66%
	Group Totals			\$288,201	\$0	\$83,024	\$0	\$371,225	12.07%
2	ING America Ins Holding Grp								
	Ing Life Ins & Annuity Co	86509	CT	\$1,187	\$0	\$138,753	\$0	\$139,940	4.55%
	ING USA Annuity and Life Ins Co	80942	IA	\$133,126	\$0	\$2,729	\$0	\$135,856	4.42%
	Reliastar Life Ins Co	67105	MN	\$12,691	\$0	\$6,450	\$0	\$19,141	0.62%
	Reliastar Life Ins Co Of NY	61360	NY	\$16	\$0	\$0	\$0	\$16	0.00%
	Security Life Of Denver Ins Co	68713	CO	\$1	\$0	\$0	\$0	\$1	0.00%
	Group Totals			\$147,022	\$0	\$147,932	\$0	\$294,954	9.59%
3	TIAA FAMILY OF CO								
	Teachers Ins & Ann Assoc Of Amer	69345	NY	\$165,775	\$0	\$70,739	\$0	\$236,514	7.69%
	TIAA Cref Life Ins Co	60142	NY	\$5,349	\$0	\$0	\$0	\$5,349	0.17%
	Group Totals			\$171,125	\$0	\$70,739	\$0	\$241,864	7.87%
4	METROPOLITAN GRP								
	General American Life Ins Co	63665	MO	\$32	\$0	\$0	\$0	\$32	0.00%
	MetLife Investors Ins Co	93513	MO	\$51,702	\$0	\$0	\$0	\$51,702	1.68%
	MetLife Investors USA Ins Co	61050	DE	\$49,579	\$0	\$7	\$0	\$49,586	1.61%
	Metropolitan Life Ins Co	65978	NY	\$50,563	\$0	\$535	\$0	\$51,098	1.66%
	Metropolitan Tower Life Ins Co	97136	DE	\$35	\$0	\$0	\$0	\$35	0.00%
	New England Life Ins Co	91626	MA	\$1,090	\$0	\$0	\$0	\$1,090	0.04%
	The Travelers Ins Co	87726	CT	\$9,632	\$0	\$2,365	\$0	\$11,996	0.39%
	Travelers Life & Annuity Co	80950	CT	\$34,418	\$0	\$0	\$0	\$34,418	1.12%
	Group Totals			\$197,051	\$0	\$2,907	\$0	\$199,958	6.50%
5	PRUDENTIAL OF AMER								
	American Skandia Life Assur Corp	86630	CT	\$71,298	\$0	\$8,046	\$0	\$79,343	2.58%
	Pruco Life Ins Co	79227	AZ	\$14,581	\$0	\$0	\$0	\$14,581	0.47%
	Prudential Ins Co Of Amer	68241	NJ	\$1,560	\$0	\$72,413	\$0	\$73,973	2.41%
	Group Totals			\$87,438	\$0	\$80,459	\$0	\$167,897	5.46%
6	NEW YORK LIFE GRP								
	New York Life Ins & Annuity Corp	91596	DE	\$155,120	\$0	\$0	\$0	\$155,120	5.04%
	New York Life Ins Co	66915	NY	\$9,331	\$0	\$2,347	\$0	\$11,678	0.38%
	Group Totals			\$164,451	\$0	\$2,347	\$0	\$166,798	5.42%

Top 10 Authorized Companies or Groups of
Companies
Zero Premium Companies Excluded

Office of Insurance Commissioner
2005 Washington Market Share
Line of Business: Life - Annuities

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
7	LINCOLN NATL								
	First Penn Pacific Life Ins Co	67652	IN	\$2	\$0	\$0	\$0	\$2	0.00%
	Lincoln Natl Life Ins Co	65676	IN	\$94,157	\$0	\$45,382	\$0	\$139,539	4.54%
	Group Totals			\$94,158	\$0	\$45,382	\$0	\$139,541	4.54%
8	JACKSON NATL GRP								
	Jackson Natl Life Ins Co	65056	MI	\$135,306	\$0	\$97	\$0	\$135,403	4.40%
	Group Totals			\$135,306	\$0	\$97	\$0	\$135,403	4.40%
9	AXA INS GRP								
	AXA Equitable Life Ins Co	62944	NY	\$91,809	\$0	\$29,539	\$0	\$121,348	3.95%
	Mony Life Ins Co Of Amer	78077	AZ	\$1,206	\$0	\$0	\$0	\$1,206	0.04%
	Group Totals			\$93,015	\$0	\$29,539	\$0	\$122,554	3.99%
10	Ameriprise Financial Grp								
	American Enterprise Life Ins Co	94234	IN	\$1,906	\$0	\$0	\$0	\$1,906	0.06%
	American Partners Life Ins Co	93653	AZ	\$430	\$0	\$88	\$0	\$518	0.02%
	IDS Life Ins Co	65005	MN	\$112,449	\$0	\$1,239	\$0	\$113,688	3.70%
	Group Totals			\$114,785	\$0	\$1,327	\$0	\$116,112	3.78%
	Top Group Totals			\$1,492,553	\$0	\$463,753	\$0	\$1,956,305	63.62%
	All Other Companies			\$1,003,304	\$0	\$115,134	\$0	\$1,118,438	36.38%
	Totals			\$2,495,857	\$0	\$578,886	\$0	\$3,074,743	100.00%

Top 10 Authorized Companies or Groups of
Companies
Zero Premium Companies Excluded

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share
Line of Business: Life - Life Insurance

Page 1 of 2

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
1	METROPOLITAN GRP								
	General American Life Ins Co	63665	MO	\$15,433	\$0	\$0	\$0	\$15,433	0.74%
	MetLife Investors Ins Co	93513	MO	\$41	\$0	\$0	\$0	\$41	0.00%
	MetLife Investors USA Ins Co	61050	DE	\$795	\$0	\$0	\$0	\$795	0.04%
	Metropolitan Life Ins Co	65978	NY	\$31,859	\$0	\$311,869	\$0	\$343,727	16.38%
	Metropolitan Tower Life Ins Co	97136	DE	\$1,845	\$0	\$0	\$0	\$1,845	0.09%
	New England Life Ins Co	91626	MA	\$3,851	\$0	\$6	\$0	\$3,857	0.18%
	Paragon Life Ins Co	93564	MO	\$1	\$0	\$2,248	\$0	\$2,249	0.11%
	Texas Life Ins Co	69396	TX	\$427	\$0	\$0	\$0	\$427	0.02%
	The Travelers Ins Co	87726	CT	\$1,019	\$0	\$0	\$0	\$1,019	0.05%
	Travelers Life & Annuity Co	80950	CT	\$7,043	\$0	\$0	\$0	\$7,043	0.34%
	Group Totals			\$62,314	\$0	\$314,123	\$0	\$376,437	17.94%
2	NEW YORK LIFE GRP								
	New York Life Ins & Annuity Corp	91596	DE	\$47,377	\$0	\$19	\$0	\$47,396	2.26%
	New York Life Ins Co	66915	NY	\$75,752	\$0	\$11,154	\$0	\$86,906	4.14%
	NYLife Ins Co Of AZ	81353	AZ	\$3,065	\$0	\$0	\$0	\$3,065	0.15%
	Group Totals			\$126,194	\$0	\$11,173	\$0	\$137,367	6.55%
3	NORTHWESTERN MUT								
	Northwestern Mut Life Ins Co	67091	WI	\$111,088	\$0	\$0	\$0	\$111,088	5.29%
	Group Totals			\$111,088	\$0	\$0	\$0	\$111,088	5.29%
4	PRUDENTIAL OF AMER								
	American Skandia Life Assur Corp	86630	CT	\$275	\$0	\$0	\$0	\$275	0.01%
	Pruco Life Ins Co	79227	AZ	\$20,203	\$0	\$0	\$0	\$20,203	0.96%
	Prudential Ins Co Of Amer	68241	NJ	\$27,755	(\$17)	\$29,527	\$0	\$57,266	2.73%
	Group Totals			\$48,232	(\$17)	\$29,527	\$0	\$77,743	3.70%
5	AETNA								
	Aetna Life Ins Co	60054	CT	\$724	\$0	\$75,962	\$0	\$76,686	3.65%
	Group Totals			\$724	\$0	\$75,962	\$0	\$76,686	3.65%
6	JOHN HANCOCK GRP								
	John Hancock Life Ins Co	65099	MA	\$4,947	\$0	(\$64)	\$0	\$4,883	0.23%
	John Hancock Life Ins Co (USA)	65838	MI	\$36,031	\$0	\$0	\$0	\$36,031	1.72%
	John Hancock Variable Life Ins Co	90204	MA	\$26,710	\$0	\$0	\$0	\$26,710	1.27%
	Manulife Ins Co	93610	DE	\$26	\$0	\$0	\$0	\$26	0.00%
	Group Totals			\$67,714	\$0	(\$64)	\$0	\$67,650	3.22%

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share
Line of Business: Life - Life Insurance

Top 10 Authorized Companies or Groups of
Companies
Zero Premium Companies Excluded

All Dollars in Thousands

Rank	Group Name	NAIC Code	Dom	Ordinary	Credit	Group	Industrial	Total	Market Share
7	ING America Ins Holding Grp								
	Ing Life Ins & Annuity Co	86509	CT	\$2,116	\$0	\$90	\$0	\$2,205	0.11%
	ING USA Annuity and Life Ins Co	80942	IA	\$3,213	\$0	\$0	\$0	\$3,213	0.15%
	Midwestern United Life Ins Co	66109	IN	\$26	\$0	\$0	\$0	\$26	0.00%
	Reliastar Life Ins Co	67105	MN	\$15,189	\$0	\$27,048	\$0	\$42,237	2.01%
	Reliastar Life Ins Co Of NY	61360	NY	\$408	\$0	\$37	\$0	\$445	0.02%
	Security Life Of Denver Ins Co	68713	CO	\$18,031	\$0	\$147	\$0	\$18,178	0.87%
	Group Totals			\$38,982	\$0	\$27,322	\$0	\$66,304	3.16%
8	Aegon US Holding Grp								
	Academy Life Ins Co	60046	MO	\$1,311	\$0	\$18	\$0	\$1,328	0.06%
	Life Investors Ins Co Of Amer	64130	IA	\$1,328	\$895	\$1,474	\$0	\$3,697	0.18%
	Monumental Life Ins Co	66281	MD	\$3,571	\$0	\$234	\$1	\$3,807	0.18%
	Peoples Benefit Life Ins Co	66605	IA	\$327	\$0	\$249	\$0	\$577	0.03%
	Stonebridge Life Ins Co	65021	VT	\$1,438	\$144	\$218	\$0	\$1,800	0.09%
	Transamerica Financial Life Ins Co	70688	NY	\$36	\$0	\$2	\$0	\$38	0.00%
	Transamerica Life Ins Co	86231	IA	\$4,268	\$0	\$924	\$0	\$5,192	0.25%
	Transamerica Occidental Life Ins Co	67121	IA	\$27,848	\$0	\$37	\$0	\$27,886	1.33%
	Veterans Life Ins Co	81027	IL	\$219	\$0	\$236	\$0	\$455	0.02%
	Western Reserve Life Assur Co of OH	91413	OH	\$9,938	\$0	\$0	\$0	\$9,938	0.47%
	Group Totals			\$50,286	\$1,039	\$3,393	\$1	\$54,719	2.61%
9	HARTFORD FIRE & CAS GRP								
	Hartford Life & Accident Ins Co	70815	CT	\$504	\$0	\$14,238	\$0	\$14,742	0.70%
	Hartford Life & Annuity Ins Co	71153	CT	\$23,555	\$0	\$2	\$0	\$23,557	1.12%
	Hartford Life Ins Co	88072	CT	\$2,497	\$0	\$10,124	\$0	\$12,621	0.60%
	Group Totals			\$26,557	\$0	\$24,363	\$0	\$50,920	2.43%
10	STATE FARM IL								
	State Farm Life Ins Co	69108	IL	\$47,632	\$0	\$328	\$0	\$47,960	2.29%
	Group Totals			\$47,632	\$0	\$328	\$0	\$47,960	2.29%
	Top Group Totals			\$579,723	\$1,022	\$486,128	\$1	\$1,066,874	50.84%
	All Other Companies			\$843,174	\$21,231	\$167,299	\$12	\$1,031,716	49.16%
	Totals			\$1,422,897	\$22,253	\$653,427	\$13	\$2,098,590	100.00%

State of Washington

Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
1	ZURICH INS GRP							
	American Federation Ins Co	43699	FL	\$1,858	0.02%	\$1,885	\$576	30.56%
	American Guarantee & Liability Ins	26247	NY	\$20,043	0.25%	\$20,301	\$11,558	56.93%
	American Zurich Ins Co	40142	IL	\$4,786	0.06%	\$4,666	\$2,499	53.56%
	Assurance Co Of Amer	19305	NY	\$10,962	0.14%	\$13,483	\$744	5.52%
	Colonial American Cas & Surety Co	34347	MD	\$2,165	0.03%	\$1,889	\$242	12.80%
	Empire Fire & Marine Ins Co	21326	NE	\$9,336	0.12%	\$8,674	\$2,999	34.57%
	Farmers Ins Co Of WA	21644	WA	\$515,899	6.54%	\$506,870	\$299,523	59.09%
	Farmers Ins Exch	21652	CA	\$58,549	0.74%	\$56,680	\$27,671	48.82%
	Fidelity & Deposit Co Of MD	39306	MD	\$11,440	0.15%	\$11,804	(\$1,504)	(12.74)%
	Foremost Ins Co	11185	MI	\$28,217	0.36%	\$27,241	\$10,260	37.66%
	Foremost Property & Cas Ins Co	11800	MI	\$4,548	0.06%	\$4,424	\$1,887	42.65%
	Foremost Signature Ins Co	41513	MI	\$29,952	0.38%	\$28,673	\$12,727	44.39%
	Maryland Cas Co	19356	MD	\$11,384	0.14%	\$9,938	\$721	7.25%
	Mid-Century Ins Co	21687	CA	\$78,737	1.00%	\$77,641	\$53,395	68.77%
	Northern Ins Co Of NY	19372	NY	\$2,185	0.03%	\$4,567	\$4,358	95.41%
	Truck Ins Exch	21709	CA	\$44,087	0.56%	\$41,283	\$21,860	52.95%
	Universal Underwriters Ins Co	41181	KS	\$25,208	0.32%	\$23,415	\$10,822	46.22%
	Zurich American Ins Co	16535	NY	\$46,829	0.59%	\$49,189	\$17,431	35.44%
	Group Totals			\$906,184	11.49%	\$892,624	\$477,768	53.74%
2	STATE FARM IL							
	State Farm Fire And Cas Co	25143	IL	\$323,273	4.10%	\$322,220	\$123,246	38.25%
	State Farm Mut Auto Ins Co	25178	IL	\$480,978	6.10%	\$479,117	\$306,947	64.07%
	Group Totals			\$804,251	10.20%	\$801,337	\$430,193	53.66%
3	SAFECO INS GRP							
	American Economy Ins Co	19690	IN	\$38,111	0.48%	\$38,242	\$9,979	26.09%
	American States Ins Co	19704	IN	\$90,343	1.15%	\$94,846	\$36,000	37.96%
	American States Preferred Ins Co	37214	IN	\$10,331	0.13%	\$10,638	\$4,071	38.27%
	First Natl Ins Co Of Amer	24724	WA	\$19,243	0.24%	\$17,576	\$7,941	45.18%
	General Ins Co Of Amer	24732	WA	\$57,912	0.73%	\$60,877	(\$46,661)	(76.65)%
	Safeco Ins Co Of Amer	24740	WA	\$180,564	2.29%	\$182,767	\$128,545	70.33%
	Safeco Ins Co Of IL	39012	IL	\$256,304	3.25%	\$254,424	\$150,861	59.30%
	Group Totals			\$652,809	8.28%	\$659,370	\$290,735	44.09%

Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
4	ALLSTATE INS GRP							
	Allstate Ind Co	19240	IL	\$131,222	1.66%	\$123,733	\$51,129	41.32%
	Allstate Ins Co	19232	IL	\$333,764	4.23%	\$337,360	\$159,175	47.18%
	Allstate Prop & Cas Ins Co	17230	IL	\$101,445	1.29%	\$94,250	\$63,997	67.90%
	Deerbrook Ins Co	37907	IL	\$623	0.01%	\$511	\$308	60.19%
	Encompass Ind Co	15130	IL	\$3,513	0.04%	\$2,113	\$748	35.37%
	Encompass Ins Co Of America	10071	IL	\$53,173	0.67%	\$51,842	\$28,670	55.30%
	First Colonial Ins Co	29980	FL	\$2,319	0.03%	\$1,498	\$1,536	102.49%
	Northbrook Ind Co	36455	IL	\$3,003	0.04%	\$3,276	\$1,523	46.48%
	Group Totals			\$629,061	7.98%	\$614,583	\$307,083	49.97%
5	PUBLIC EMPLOYEES							
	Pemco Ins Co	18805	WA	\$77,064	0.98%	\$79,076	\$48,164	60.91%
	Pemco Mut Ins Co	24341	WA	\$246,200	3.12%	\$248,665	\$123,112	49.51%
	Group Totals			\$323,264	4.10%	\$327,740	\$171,276	52.26%
6	PROGRESSIVE GRP							
	National Continental Ins Co	10243	NY	\$220	0.00%	\$308	\$67	21.63%
	Progressive American Ins Co	24252	FL	\$8,870	0.11%	\$9,499	\$3,255	34.27%
	Progressive Cas Ins Co	24260	OH	\$7,523	0.10%	\$8,145	\$2,559	31.42%
	Progressive Classic Ins Co	42994	WI	\$54,578	0.69%	\$47,489	\$29,507	62.13%
	Progressive Max Ins Co	24279	OH	\$101,348	1.29%	\$100,042	\$53,592	53.57%
	Progressive Northern Ins Co	38628	WI	\$7,591	0.10%	\$7,547	\$3,840	50.88%
	Progressive Northwestern Ins Co	42919	OH	\$94,606	1.20%	\$101,984	\$54,781	53.72%
	Progressive Preferred Ins Co	37834	OH	\$3,042	0.04%	\$3,249	\$1,214	37.38%
	United Fncl Cas Co	11770	OH	\$17,234	0.22%	\$13,122	\$6,429	49.00%
	Group Totals			\$295,012	3.74%	\$291,385	\$155,245	53.27%
7	UNITED SERVICES AUTOMOBILE ASN GRP							
	United Services Auto Assoc	25941	TX	\$157,317	2.00%	\$154,578	\$84,868	54.90%
	USAA Cas Ins Co	25968	TX	\$110,300	1.40%	\$108,810	\$62,291	57.25%
	USAA General Ind Co	18600	TX	\$7,970	0.10%	\$7,843	\$4,868	62.07%
	Group Totals			\$275,586	3.50%	\$271,230	\$152,027	56.05%

Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
8	St Paul Travelers Grp							
	Athena Assur Co	41769	MN	\$65	0.00%	\$66	(\$25)	(37.22)%
	Automobile Ins Co Of Hartford CT	19062	CT	\$6,953	0.09%	\$5,580	\$2,939	52.66%
	Charter Oak Fire Ins Co	25615	CT	\$10,196	0.13%	\$9,827	\$2,068	21.05%
	Discover Prop & Cas Ins Co	36463	IL	\$4,430	0.06%	\$4,457	\$8,955	200.92%
	Farmington Cas Co	41483	CT	\$120	0.00%	\$99	(\$110)	(111.31)%
	Fidelity & Guaranty Ins Co	35386	IA	\$1,233	0.02%	\$1,925	\$18,372	954.32%
	Fidelity & Guaranty Ins Underwriters	25879	WI	\$1,003	0.01%	\$1,386	\$1,130	81.51%
	Northland Cas Co	24031	MN	\$264	0.00%	\$422	\$124	29.31%
	Northland Ins Co	24015	MN	\$9,896	0.13%	\$9,048	\$4,998	55.24%
	Phoenix Ins Co	25623	CT	\$3,188	0.04%	\$2,780	\$3,265	117.45%
	Seaboard Surety Co	22535	NY	\$120	0.00%	\$191	(\$65)	(34.16)%
	St Paul Fire & Marine Ins Co	24767	MN	\$68,564	0.87%	\$77,669	\$30,956	39.86%
	St Paul Guardian Ins Co	24775	MN	\$1,173	0.01%	\$1,022	\$3,349	327.61%
	St Paul Medical Liability Ins Co	41750	MN	\$1	0.00%	\$1	(\$57)	(5398.19)%
	St Paul Mercury Ins Co	24791	MN	\$9,187	0.12%	\$11,038	\$6,474	58.65%
	St Paul Protective Ins Co	19224	IL	\$16	0.00%	\$6	\$49	875.90%
	Standard Fire Ins Co	19070	CT	\$11,756	0.15%	\$11,740	\$3,150	26.83%
	Travco Ins Co	28188	CT	\$1,506	0.02%	\$1,584	\$999	63.06%
	Travelers Cas & Surety Co	19038	CT	\$914	0.01%	\$1,011	(\$784)	(77.56)%
	Travelers Cas & Surety Co Of Amer	31194	CT	\$34,683	0.44%	\$32,614	\$1,786	5.48%
	Travelers Commercial Ins Co	36137	CT	\$229	0.00%	\$50	(\$21)	(41.22)%
	Travelers Home & Marine Ins Co	27998	CT	\$3,755	0.05%	\$1,057	\$561	53.09%
	Travelers Ind Co	25658	CT	\$23,473	0.30%	\$22,888	\$7,886	34.46%
	Travelers Ind Co Of Amer	25666	CT	\$15,606	0.20%	\$14,954	\$6,516	43.57%
	Travelers Ind Co Of CT	25682	CT	\$5,969	0.08%	\$6,238	\$1,873	30.03%
	Travelers Property Cas Co Of Amer	25674	CT	\$47,445	0.60%	\$39,583	\$19,463	49.17%
	US Fidelity & Guaranty Co	25887	MD	\$5,269	0.07%	\$8,040	\$2,238	27.83%
	Group Totals			\$267,014	3.39%	\$265,276	\$126,091	47.39%

State of Washington
Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
Companies
Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
9	BERKSHIRE HATHAWAY							
	Central States Ind Co Of Omaha	34274	NE	\$2,087	0.03%	\$2,075	\$118	5.70%
	Columbia Ins Co	27812	NE	\$1,855	0.02%	\$1,991	\$569	28.59%
	Cornhusker Cas Co	20044	NE	\$15,869	0.20%	\$15,521	\$6,673	42.99%
	Geico Cas Co	41491	MD	\$12,061	0.15%	\$14,224	\$7,323	51.49%
	Geico General Ins Co	35882	MD	\$96,834	1.23%	\$93,287	\$62,099	66.57%
	Geico Ind Co	22055	MD	\$56,637	0.72%	\$55,961	\$32,364	57.83%
	General Rein Corp	22039	DE	\$900	0.01%	\$932	\$1,709	183.51%
	General Star Natl Ins Co	11967	OH	\$545	0.01%	\$512	\$256	49.92%
	Genesis Ins Co	38962	CT	\$2,619	0.03%	\$3,929	\$2,538	64.58%
	Government Employees Ins Co	22063	MD	\$49,351	0.63%	\$48,526	\$28,822	59.40%
	Kansas Bankers Surety Co	15962	KS	\$9	0.00%	\$5	\$2	40.21%
	Medical Protective Co	11843	IN	\$16,786	0.21%	\$15,646	\$12,168	77.77%
	National Ind Co	20087	NE	\$5,742	0.07%	\$5,798	(\$196)	(3.38)%
	National Liab & Fire Ins Co	20052	CT	\$943	0.01%	\$994	\$59	5.90%
	United States Liability Ins Co	25895	PA	\$2,890	0.04%	\$2,285	\$765	33.49%
	Group Totals			\$265,127	3.36%	\$261,686	\$155,269	59.32%

Office of Insurance Commissioner

2005 Washington Market Share and Loss Ratio

Top 10 Authorized Companies or Groups of
Companies

Zero Premium and Loss Companies Excluded

Line of Business: Property and Casualty Totals (excludes Accident and Health)

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio(1)
10	AMERICAN INTRNL GRP							
	21st Century Ins Co	12963	CA	\$2,834	0.04%	\$3,019	\$2,277	75.41%
	AIG Centennial Ins Co	34789	PA	\$1,674	0.02%	\$1,908	\$949	49.76%
	AIG Natl Ins Co Inc	36587	NY	\$28,125	0.36%	\$22,938	\$17,448	76.07%
	AIG Preferred Ins Co	22225	PA	\$4,427	0.06%	\$4,760	\$3,438	72.22%
	AIG Premier Ins Co	20796	PA	\$3,852	0.05%	\$4,054	\$1,891	46.64%
	AIU Ins Co	19399	NY	\$11,821	0.15%	\$12,212	\$6,521	53.40%
	American General Ind Co	24376	IL	\$1,903	0.02%	\$1,952	\$1,423	72.90%
	American Home Assur Co	19380	NY	\$51,158	0.65%	\$47,040	(\$197,588)	(420.04)%
	American Intl Ins Co	32220	NY	\$6,030	0.08%	\$5,368	\$1,247	23.22%
	American Intl Pacific Ins	23795	CO	\$25	0.00%	\$67	(\$4)	(5.35)%
	American Intl South Ins Co	40258	PA	\$1	0.00%	\$50	\$12	24.87%
	Birmingham Fire Ins Co Of PA	19402	PA	\$1,589	0.02%	\$1,785	\$994	55.67%
	Commerce & Industry Ins Co	19410	NY	\$2,386	0.03%	\$3,102	\$2,197	70.83%
	Granite State Ins Co	23809	PA	\$8,314	0.11%	\$8,199	\$8,235	100.44%
	Hartford Steam Boil Inspec & Ins Co	11452	CT	\$6,634	0.08%	\$6,862	(\$470)	(6.85)%
	Illinois Natl Ins Co	23817	IL	\$10,468	0.13%	\$13,421	\$7,319	54.54%
	Insurance Co Of The State Of PA	19429	PA	\$25,173	0.32%	\$22,345	\$21,071	94.30%
	National Union Fire Ins Co Of Pitts	19445	PA	\$69,023	0.88%	\$70,993	(\$17,983)	(25.33)%
	New Hampshire Ind Co Inc	23833	PA	\$1,263	0.02%	\$1,413	\$1,099	77.73%
	New Hampshire Ins Co	23841	PA	\$6,174	0.08%	\$5,117	\$1,863	36.41%
	United Gty Residential Ins Co	15873	NC	\$20,411	0.26%	\$20,373	(\$1,117)	(5.48)%
	United Gty Residential Ins Co Of NC	16667	NC	\$741	0.01%	\$735	(\$149)	(20.30)%
	United Guaranty Mtg Indem Co	26999	NC	\$175	0.00%	\$174	\$3	1.59%
	Yosemite Ins Co	26220	IN	\$324	0.00%	\$226	\$192	84.99%
	Group Totals			\$264,525	3.36%	\$258,113	(\$139,133)	(53.91)%
	Top Group Totals			\$4,682,835	59.40%	\$4,643,346	\$2,126,554	45.80%
	All Other Companies			\$3,200,881	40.60%	\$3,077,240	\$1,637,388	53.21%
	Totals			\$7,883,716	100.00%	\$7,720,586	\$3,763,942	48.75%

(1) Excluding all Loss Adjustment Expenses (LAE)

Top 10 Authorized Companies or Groups of
Companies

Zero Premium Companies Excluded

State of Washington
Office of Insurance Commissioner
2005 Washington Market Share and Loss Ratio
Line of Business: Title

All Dollars in Thousands

Rank	Group Name	NAIC Code	DOM	Premiums Written	Market Share	Premiums Earned	Losses Incurred	Loss Ratio(1)
1	FIDELITY NATL FIN INC							
	Chicago Title Ins Co	50229	MO	\$76,142	23.63%	\$69,942	\$5,596	8.00%
	Fidelity Natl Title Ins Co	51586	CA	\$22,895	7.11%	\$22,316	\$1,817	8.14%
	Security Union Title Ins Co	50857	CA	\$218	0.07%	\$223	\$342	153.22%
	Ticor Title Ins Co	50067	CA	\$18,882	5.86%	\$18,643	\$717	3.85%
	Group Totals			\$118,137	36.66%	\$111,125	\$8,472	7.62%
2	FIRST AMN TITLE							
	First American Title Ins Co	50814	CA	\$76,454	23.73%	\$73,517	\$3,060	4.16%
	Pacific NW Title Ins Co Inc	50970	WA	\$34,273	10.64%	\$33,654	\$689	2.05%
	United General Title Ins Co	51624	CO	\$10	0.00%	\$21	\$25	117.53%
	Group Totals			\$110,737	34.37%	\$107,192	\$3,773	3.52%
3	LANDAMERICA GRP							
	Commonwealth Land Title Ins Co	50083	PA	\$25,384	7.88%	\$24,352	\$980	4.02%
	Lawyers Title Ins Corp	50024	VA	\$15,998	4.97%	\$15,661	\$1,904	12.16%
	Group Totals			\$41,382	12.84%	\$40,012	\$2,884	7.21%
4	STEWART TITLE CO							
	Stewart Title Guaranty Co	50121	TX	\$41,258	12.80%	\$40,936	\$1,135	2.77%
	Group Totals			\$41,258	12.80%	\$40,936	\$1,135	2.77%
5	OLD REPUBLIC GRP							
	Old Republic Natl Title Ins Co	50520	MN	\$10,703	3.32%	\$10,813	(\$221)	(2.04)%
	Group Totals			\$10,703	3.32%	\$10,813	(\$221)	(2.04)%
	Top Group Totals			\$322,216	100.00%	\$310,079	\$16,043	5.17%
	All Other Companies			\$0	0.00%	\$0	\$0	0.00%
	Totals			\$322,216	100.00%	\$310,079	\$16,043	5.17%

(1)Market Share is based on all authorized Washington companies' written premiums.